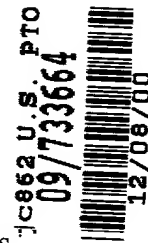


12-11-00

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U.S. Express Mail Label No. ET071572647US  
Docket No. A010

NEW APPLICATION TRANSMITTAL



Transmitted herewith for filing is the patent application of **N. Stephan Kinsella**, for his invention entitled **Fraud Prevention for Remote Transactions**.

1. Papers enclosed which are required for filing date under 37 CFR 1.53(b):

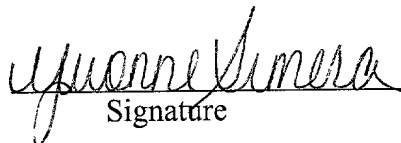
12	Pages of specification
05	Pages of claims
01	Pages of abstract
02	Sheets of informal drawings
2. Enclosed are the following documents filed in connection with this application:

Combined Declaration and Power of Attorney
Assignment and Assignment Recordation Cover Sheet
Information Disclosure Statement and References Cited
Return Postcard
3. Applicant claims small entity status under 37 CFR 1.27.
4. The application is in the English language.

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CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.10

I hereby certify that this New Application Transmittal and the documents referred to as enclosed therein are being deposited with the United States Postal Service on December 8, 2000, in an envelope as "Express Mail Post Office to Addressee" Mailing Label Number **ET071572647US** addressed to Box PATENT APPLICATION, Commissioner for Patents, Washington, D. C. 20231.

  
Signature

4. The fee calculation for a regular application is as follows:

CLAIMS AS FILED

	Number Filed				Number Extra		Rate		Basic Fee (37 C.F.R. 1.16(a)) \$ 355.00
Total Claims	20	-	20	=	0	x	\$18	=	0
Independent Claims	4	-	3	=	1	x	\$40	=	40.00
Multiple Dependent Claims (if any)						+	\$270		
Total Filing Fee									\$ 395.00

5. Enclosed is a check in the amount of \$ 435.00 for the filing fee (\$395) and assignment recordation fee (\$40).

6. The Commissioner is hereby authorized to charge the following additional fees by this paper and during the entire pendency of this application to Deposit Account No. \_\_\_\_\_.

37 CFR 1.16 (filing fees)

37 CFR 1.16 (presentation of extra claims)

37 CFR 1.16(e) (surcharge for filing the basic filing fee and/or declaration on a date later than the filing date of the application).

37 CFR 1.17 (application processing fees)

7. Any overpayment is to be credited to Account No. \_\_\_\_\_.

Respectfully submitted,

12-8-00  
Date

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